

| FORM B1 | | United States Bankruptcy Court Western District of New York | Voluntary Petition | | | | | | |
|--|--|--|-----------------------|------------------------|--------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------|
| Name of Debtor (if individual, enter Last, First, Middle): Hoskins, David M. , Jr. | | Name of Joint Debtor (Spouse) (Last, First, Middle): | | | | | | | |
| All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): None | | All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): | | | | | | | |
| Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all): 1244 | | Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all): | | | | | | | |
| Street Address of Debtor (No. & Street, City, State & Zip Code): 3194 S. Main Street Horseheads, NY 14845 | | Street Address of Joint Debtor (No. & Street, City, State & Zip Code): | | | | | | | |
| County of Residence or of the Principal Place of Business: Chemung | | County of Residence or of the Principal Place of Business: | | | | | | | |
| Mailing Address of Debtor (if different from street address): | | Mailing Address of Joint Debtor (if different from street address): | | | | | | | |
| Location of Principal Assets of Business Debtor (if different from street address above): | | Attorney: Matthew P. Hughson, Ziff, Weiermiller, Hayden & Mustico, LLP 303 William Street PO Box 1338 Elmira, NY 14901 ph: (607) 733-8866 | | | | | | | |
| Information Regarding the Debtor (Check the Applicable Boxes) | | | | | | | | | |
| <p>Venue (Check any applicable box)</p> <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p> | | | | | | | | | |
| <p>Type of Debtor (Check all boxes that apply)</p> <p><input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank</p> | | <p>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)</p> <p><input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/></p> | | | | | | | |
| <p>Nature of Debts (Check one box)</p> <p><input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business</p> | | <p>Filing Fee (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.</p> | | | | | | | |
| <p>Chapter 11 Small Business (Check all boxes that apply)</p> <p><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)</p> | | | | | | | | | |
| <p>Statistical/Administrative Information (Estimates only)</p> <p><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p> | | THIS SPACE IS FOR COURT USE ONLY | | | | | | | |
| Estimated Number of Creditors | | 1-15 | 16-49 | 50-99 | 100-199 | 200-999 | 1000-over | | |
| Estimated Assets | | \$0 to \$50,000 | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | More than \$100 million |
| Estimated Debts | | \$0 to \$50,000 | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | More than \$100 million |

| | | | |
|---|--|---|--|
| Voluntary Petition (This page must be completed and filed in every case) | | Name of Debtor(s): David M. Hoskins, Jr. | |
| Location Where Filed: | Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet) Case Number: Date Filed: | | |
| NONE | | | |
| Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: NONE | | Case Number: Date Filed: | |
| District: | | Relationship: Judge: | |
| Signature(s) of Debtor(s) (Individual/Joint) | | Signatures | |
| <p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> | | Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) | |
| <u>X</u> /s/ David M. Hoskins, Jr. Signature of Debtor | | <input type="checkbox"/> Exhibit A is attached and made a part of this petition. | |
| <u>X</u> Signature of Joint Debtor | | Exhibit B ((To be completed if debtor is an individual whose debts are primarily consumer debts)) | |
| Telephone Number (If not represented by attorney) <u>October 4, 2005</u> Date | | I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. | |
| <u>X</u> /s/ Matthew P. Hughson Signature of Attorney for Debtor(s) | | <u>October 4, 2005</u> Date | |
| Signature of Attorney <u>X</u> /s/ Matthew P. Hughson Signature of Attorney for Debtor(s) | | Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? | |
| <u>MATTHEW P. HUGHSON</u> Printed Name of Attorney for Debtor(s) | | <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No | |
| <u>Ziff, Weiermiller, Hayden & Mustico, LLP</u> Firm Name <u>303 William Street</u> Address <u>PO Box 1338 Elmira, NY 14901</u> | | Signature of Non-Attorney Petition Preparer Printed Name of Bankruptcy Petition Preparer | |
| <u>(607) 733-8866</u> Telephone Number <u>October 4, 2005</u> Date | | Social Security Number (Required by 11 U.S.C. § 110(c.)) <u> </u> | |
| Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. | | Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: <u> </u> | |
| <u>X</u> Signature of Authorized Individual | | If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. | |
| <u> </u> Printed Name of Authorized Individual | | <u>X</u> Signature of Bankruptcy Petition Preparer | |
| <u> </u> Title of Authorized Individual | | <u> </u> Date | |
| <u> </u> Date | | A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156. | |

United States Bankruptcy Court

Western District of New York

David M. Hoskins, Jr.

In re

Debtor

Case No.

(If known)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | AMOUNTS SCHEDULED | | |
|---|----------------------|---------------|---------------------|--------------|-------------|
| | | | ASSETS | LIABILITIES | OTHER |
| A - Real Property | YES | 1 | \$ 0.00 | | |
| B - Personal Property | YES | 4 | \$ 30,197.97 | | |
| C - Property Claimed As Exempt | YES | 1 | | | |
| D - Creditors Holding Secured Claims | YES | 1 | | \$ 53,216.00 | |
| E - Creditors Holding Unsecured Priority Claims | YES | 1 | | \$ 0.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | YES | 12 | | \$ 81,391.00 | |
| G - Executory Contracts and Unexpired Leases | YES | 1 | | | |
| H - Codebtors | YES | 1 | | | |
| I - Current Income of Individual Debtor(s) | YES | 1 | | | \$ 1,923.69 |
| J - Current Expenditures of Individual Debtor(s) | YES | 1 | | | \$ 3,005.00 |
| Total Number of Sheets in ALL Schedules ► | | 24 | | | |
| | | | Total Assets ► | 30,197.97 | |
| | | | Total Liabilities ► | 134,607.00 | |

In re David M. Hoskins, Jr.

Debtor

Case No. _____

(if known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|--------------------------------------|---|-----------------------------------|--|-------------------------|
| NONE | | | | |
| | | Total ► | 0.00 | |

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G- Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

| TYPE OF PROPERTY | NONE | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------|---|--------------------------------------|--|
| 1. Cash on hand. | | Cash 1725 Ellis Creek Road Waverly, NY 14892 | H | 21.00 |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | Checking account (frozen) First Heritage FCU Elmira, NY | H | 27.97 |
| | | Savings account (frozen) First Heritage FCU Elmira, NY | H | 25.00 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | Household furnishings 1725 Ellis Creek Road Waverly, NY 14892 | H | 1,000.00 |

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

| TYPE OF PROPERTY | NONE | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|------|--|--------------------------------------|--|
| | | Television 3194 S. Main Street Horseheads, NY 14845 | H | 50.00 |
| 5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | | Misc. books and pictures 1725 Ellis Creek Road Waverly, NY 14892 | H | 15.00 |
| 6. Wearing apparel. | | Wearing apparel 1725 Ellis Creek Road Waverly, NY 14892 | H | 200.00 |
| 7. Furs and jewelry. | | Watch 3194 S. Main Street Horseheads, NY 14845 | H | 20.00 |
| 8. Firearms and sports, photographic, and other hobby equipment. | X | | | |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | | |
| 10. Annuities. Itemize and name each issuer. | X | | | |
| 11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. | | 401(k) Capital Trailways | H | 839.00 |

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

| TYPE OF PROPERTY | NONE | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------|---|-----------------------------------|--|
| 12. Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 13. Interests in partnerships or joint ventures. Itemize. | X | | | |
| 14. Government and corporate bonds and other negotiable and non-negotiable instruments. | X | | | |
| 15. Accounts receivable. | X | | | |
| 16. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars. | X | | | |
| 17. Other liquidated debts owing debtor including tax refunds. Give particulars. | X | | | |
| 18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. | X | | | |
| 19. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each. | | Potential personal injury action | H | Unknown |
| 21. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 22. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 23. Automobiles, trucks, trailers, and other vehicles and accessories. | | 2000 Lincoln Navigator (damaged) 3194 S. Main Street Horseheads, NY 14845 | H | 12,630.00 |
| | | 2003 Chevrolet Silverado | H | 15,270.00 |

5/85) David M. Hoskins, Jr.

In re _____

Case No. _____

(if known)

**SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)**

| TYPE OF PROPERTY | NOTE | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------|--|-----------------------------------|--|
| | | 3194 S. Main Street Horseheads, NY 14845 | | |
| 24. Boats, motors, and accessories. | X | | | |
| 25. Aircraft and accessories. | X | | | |
| 26. Office equipment, furnishings, and supplies. | X | | | |
| 27. Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 28. Inventory. | X | | | |
| 29. Animals. | X | | | |
| 30. Crops - growing or harvested. Give particulars. | X | | | |
| 31. Farming equipment and implements. | X | | | |
| 32. Farm supplies, chemicals, and feed. | X | | | |
| 33. Other personal property of any kind not already listed. | | Misc. hand tools 1725 Ellis Creek Road Waverly, NY 14892 | H | 100.00 |

0 continuation sheets attached

Total ► \$ 30,197.97

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under

(Check one box)

- 11 U.S.C. §522(b)(1) Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- 11 U.S.C. §522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS |
|----------------------------------|---------------------------------------|----------------------------|---|
| 401(k) | NY Debt & Cred Law § 282(iii)(2)(e) | 839.00 | 839.00 |
| Cash | NY Debt & Cred Law § 283(2) | 21.00 | 21.00 |
| Household furnishings | NY Civ Prac Law & Rules § 5205(a)(5) | 1,000.00 | 1,000.00 |
| Wearing apparel | NY Civ Prac Law & Rules § 5205(a)(5) | 200.00 | 200.00 |
| Misc. books and pictures | NY Civ Prac Law & Rules § 5205(a)(2) | 15.00 | 15.00 |
| Watch | NY Civ Prac Law & Rules § 5205(a)(6) | 20.00 | 20.00 |
| Checking account (frozen) | NY Debt & Cred Law § 283(2) | 27.97 | 27.97 |
| Savings account (frozen) | NY Debt & Cred Law § 283(2) | 25.00 | 25.00 |
| Potential personal injury action | NY Debt & Cred Law § 282(iii)(3)(iii) | Unknown | Unknown |
| Television | NY Civ Prac Law & Rules § 5205(a)(5) | 50.00 | 50.00 |

In re _____, David M. Hoskins, Jr.
Debtor

Case No. _____
(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i> | CODEBTOR | HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|----------|--------------------------------------|---|------------|--------------|---|---------------------------------|
| | | | | | | | |
| ACCOUNT NO. 246510 | | | Incurred: 2004 Lien: PMSI Security: 2000 Lincoln Navigator | | | | 7,345.00 |
| Citifinancial Auto PO BOX 1437 Minneapolis, MN 55440-1437 | | | VALUE \$ 10,000.00 | | | 17,345.00 | |
| ACCOUNT NO. 02090632 | | | Incurred: 2004 Lien: PMSI Security: 2002 Chevrolet Calvalier (titled in daughters name) | | | | 5,288.00 |
| GMAC P.O. Box 22780 Rochester, NY 14692 | | | VALUE \$ 4,965.00 | | | 10,253.00 | |
| ACCOUNT NO. 00490622 | | | Incurred: 2004 Lien: PMSI Security: 2003 Chevrolet Silverado | | | | 9,353.00 |
| GMAC P.O. Box 22780 Rochester, NY 14692 | | | VALUE \$ 16,265.00 | | | 25,618.00 | |
| ACCOUNT NO. | | | | | | | |
| | | | VALUE \$ | | | | |

0 continuation sheets attached

Subtotal ➤ \$ 53,216.00
(Total of this page)

Total > \$ 53,216.00

In re David M. Hoskins, Jr.,
Debtor

Case No. _____
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

In re David M. Hoskins, Jr.,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i> | CODEBTOR | HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|----------|--------------------------------------|--|------------|--------------|----------|-----------------------|
| | | | | | | | |
| ACCOUNT NO. 010186431-01 | | | Incurred: 2003-2005 Consideration: collection agent for Verizon | | | | |
| AFNI, Inc. 404 Brock Drive PO Box 3517 Bloomington, IL 61702-3517 | | | | | | | Notice Only |
| ACCOUNT NO. | | | Incurred: 2004 Consideration: collection agent for Sprint | | | | |
| Allied Interstate 800 Interchange West 435 Ford Road Minneapolis, MN 55426-1096 | | | | | | | 143.00 |
| ACCOUNT NO. 1045713 | | | Incurred: 2003 Consideration: collection agent for Sprint | | | | |
| Allied Interstate P.O. Box 436 Minneapolis, MN 55440 | | | | | | | Notice Only |
| ACCOUNT NO. 6431 | | | Incurred: 2004 Consideration: collection agent for Verizon | | | | |
| Anderson Financial Network, Inc. 404 Brock Drive Bloomington, IL 61701 | | | | | | | Notice Only |

11 continuation sheets attached

| | |
|-------------------------|-----------|
| Subtotal ➤ | \$ 143.00 |
| (Total of this page) | |
| Total ➤ | \$ |
| (Use only on last page) | |

David M. Hoskins, Jr.

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT OR COMMUNIY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|----------|-------------------------------------|---|------------|--------------|----------|-----------------------|
| ACCOUNT NO. 6044623 | | | Incurred: 2003 Consideration: telephone service | | | | 147.00 |
| AT&T P.O. Box 8212 Aurora, IL 60572 | | | | | | | |
| ACCOUNT NO. | | | Incurred: 2004 Consideration: Credit card debt | | | | 143.00 |
| Bank of America P.O. Box 30770 Tampa, FL 33630 | | | | | | | |
| ACCOUNT NO. | | | Incurred: 2001 Consideration: attorney for Guthrie | | | | Notice Only |
| Burr & Reid, LLP 400 Plaza Drive P.O. Box 2308 Binghamton, NY 13902 | | | | | | | |
| ACCOUNT NO. 52910716 | | | Incurred: 2000-2004 Consideration: Credit card debt | | | | 1,179.00 |
| Capital One P.O. Box 85617 Richmond, VA 23276-0001 | | | | | | | |
| ACCOUNT NO. 41217416 | | | Incurred: 1999-2004 Consideration: Credit card debt | | | | 1,199.00 |
| Capital One P.O. Box 85617 Richmond, VA 23276-0001 | | | | | | | |

Sheet no. 1 of 11 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

| | |
|----------------------|-------------|
| Subtotal ► | \$ 2,668.00 |
| (Total of this page) | |
| Total ► | \$ |

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

David M. Hoskins, Jr.

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|----------|--------------------------------------|---|------------|--------------|----------|-----------------------|
| ACCOUNT NO. | | | Incurred: 2004 Consideration: collection agent for Sprint | | | | |
| Cavalry Portfolio Services PO Box 27288 Tempe, AZ 85282 | | | | | | | Notice Only |
| ACCOUNT NO. 9988 | | | Incurred: 2001 Consideration: Medical Services | | | | |
| Cayuga Neurologic Services c/o CBCS 821 Preemption Road Geneva, NY 14456 | | | | | | | 211.00 |
| ACCOUNT NO. 5440455014725488 | | | Incurred: 2000-2005 Consideration: collection agent for Household | | | | |
| CCB Credit Services 5300 S. Sixth Street Springfield, IL 62703 | | | | | | | Notice Only |
| ACCOUNT NO. 29649 | | | Incurred: 2001 Consideration: Revolving charge account judgment 01/01 | | | | |
| Corning Building Company 346 Park Ave. Corning, NY 14830 | | | | | | | 5,939.00 |
| ACCOUNT NO. 83526 | | | Incurred: 1997 Consideration: Personal loan judgment 12/01 | | | | |
| Corning Credit Union One Credit Union Plaza Corning, NY 14830 | | | | | | | 21,122.00 |

Sheet no. 2 of 11 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

| | |
|----------------------|--------------|
| Subtotal ► | \$ 27,272.00 |
| (Total of this page) | |
| Total ► | \$ |

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

David M. Hoskins, Jr.

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|----------|--------------------------------------|---|------------|--------------|----------|-----------------------|
| ACCOUNT NO. 774659 Corning Hospital 176 Denison Pkwy. E. Corning, NY 14830 | | | Incurred: 2001 Consideration: Medical Services | | | | 225.00 |
| ACCOUNT NO. 617402 Corning Natural Gas Corp 330 W. William St. Corning, NY 14830 | | | Incurred: 2004 Consideration: natural gas | | | | 787.00 |
| ACCOUNT NO. 795107 Corning Radiological Assoc. 218 Denison Pkwy. E., Ste. 2 Corning, NY 14830 | | | Incurred: 2001 Consideration: Medical Services | | | | 28.00 |
| ACCOUNT NO. Credit Bureau Affiliates 821 Pre Emption Road Geneva, NY 14456-0391 | | | Incurred: 2003 Consideration: collection agent for Cayuga Neurologic | | | | Notice Only |
| ACCOUNT NO. 1222343531 Credit Protection 13355 Noel Road Dallas, TX 75240 | | | Incurred: 2004 Consideration: collection agent for Time Warner | | | | Notice Only |

Sheet no. 3 of 11 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

| | |
|----------------------|-------------|
| Subtotal ► | \$ 1,040.00 |
| (Total of this page) | |
| Total ► | \$ |

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

David M. Hoskins, Jr.

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|----------|--------------------------------------|---|------------|--------------|----------|-----------------------|
| ACCOUNT NO. 718866 Creditors Collection Services, Inc. 319 W. Water St. Elmira, NY 14902 | | | Incurred: 2002-2004 Consideration: collection agent for Corning Hospital and others | | | | Notice Only |
| ACCOUNT NO. Decks Auto 351 Pulteney Street Corning, NY 14830 | | | Incurred: 2005 Consideration: Automobile repairs/service | | | | 1,000.00 |
| ACCOUNT NO. 4501 Elmira Urological Asoc. 301 Hoffman Street Elmira, NY 14905 | | | Incurred: 2001 Consideration: Medical Services | | | | 130.00 |
| ACCOUNT NO. 53472 Finger Lakes Orthopedic Surgery 300 Hoffman St. Elmira, NY 14905 | | | Incurred: 2001 Consideration: Medical Services | | | | 2,086.00 |
| ACCOUNT NO. 4002 Guthrie Clinic Ltd. Guthrie Square Sayre, PA 18840 | | | Incurred: 2001 Consideration: Medical Services judgment 04/03 | | | | 4,340.00 |

Sheet no. 4 of 11 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

| | |
|----------------------|-------------|
| Subtotal ► | \$ 7,556.00 |
| (Total of this page) | |
| Total ► | \$ |

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

David M. Hoskins, Jr.

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|----------|--------------------------------------|---|------------|--------------|----------|-----------------------|
| ACCOUNT NO. | | | Incurred: 2003 Consideration: attorney for Corning Credit Union | | | | |
| Harris Beach & Wilcox 130 E. Main St. Rochester, NY 14604 | | | | | | | Notice Only |
| ACCOUNT NO. | | | Incurred: 1998 Consideration: attorney for Partners Trust | | | | |
| Hinman, Howard & Kattell, LLP 80 Exchange St. P.O. Box 5250 Binghamton, NY 13902-5250 | | | | | | | Notice Only |
| ACCOUNT NO. | | | Incurred: 1998 Consideration: Revolving charge account | | | | |
| Horseheads Do-It Center 124 N. Main St. Horseheads, NY 14845 | | | | | | | 2,043.00 |
| ACCOUNT NO. 5440455014725488 | | | Incurred: 2000-2005 Consideration: Credit card debt | | | | |
| Household P.O. Box 17574 Baltimore, MD 21297 | | | | | | | 850.00 |
| ACCOUNT NO. 5440455014725488 | | | Incurred: 2002-2005 Consideration: Credit card debt Orchard Bank | | | | |
| Household Credit Services P.O. Box 88000 Baltimore, MD 21288 | | | | | | | 691.00 |

Sheet no. 5 of 11 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

| | |
|----------------------|-------------|
| Subtotal ► | \$ 3,584.00 |
| (Total of this page) | |
| Total ► | \$ |

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

David M. Hoskins, Jr.

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|----------|--------------------------------------|---|------------|--------------|----------|-----------------------|
| ACCOUNT NO. 54404550 | | | Incurred: 2004 Consideration: Credit card debt | | | | |
| HSBC Bank USA Suite 0627 Buffalo, NY 14270-0627 | | | | | | | 961.00 |
| ACCOUNT NO. | | | Incurred: 1996-2000 Consideration: Credit card debt | | | | |
| JC Penney 1120 Boyce Rd. Pittsburgh, PA 15241 | | | | | | | 500.00 |
| ACCOUNT NO. | | | Incurred: 1998 Consideration: attorney for Horseheads Do It Center | | | | |
| John P. Mustico, Esq. 106 N. Main St. Horseheads, NY 14845 | | | | | | | Notice Only |
| ACCOUNT NO. | | | Incurred: 9/2004 Consideration: apartment lease breach | | | | |
| Jospeh Celelli 89 Forest Drive Painted Post, NY 14870 | | | | | | | Unknown |
| ACCOUNT NO. | | | Incurred: 2000 Consideration: Credit card debt | | | | |
| Kaufmann's P.O. Box 94934 Cleveland, OH 44101-4934 | | | | | | | 300.00 |

Sheet no. 6 of 11 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

| | |
|----------------------|-------------|
| Subtotal ► | \$ 1,761.00 |
| (Total of this page) | |
| Total ► | \$ |

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

David M. Hoskins, Jr.

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|----------|--------------------------------------|---|------------|--------------|----------|-----------------------|
| ACCOUNT NO. | | | | | | | |
| Miller's Judgement Recovery & Process PO Box 984 Elmira, NY 14902-0984 | | | Incurred: 2005 Consideration: collection agent for Corning Building Center | | | | Notice Only |
| ACCOUNT NO. 631995311 | | | Incurred: 2004 Consideration: collection agent for Bank of America | | | | Notice Only |
| NCO Financial Systems Inc. P.O. Box 41417 Philadelphia, PA 19101-1417 | | | | | | | |
| ACCOUNT NO. 4530030 | | | Incurred: 2004 Consideration: auto deficiency | | | | |
| Nuvell Credit 17500 Chenal Parkway Little Rock, AR 72223-9131 | | | | | | | 14,136.00 |
| ACCOUNT NO. 855200403220066 | | | Incurred: 2003-2005 Consideration: utility | | | | |
| NYSEG P.O. Box 5240 Binghamton, NY 13902-5240 | | | | | | | 628.00 |
| ACCOUNT NO. | | | | | | | |
| Partners Trust (BSB) 233 Genesee Street Utica, NY 13501 | | | Incurred: 1998 Consideration: Personal loan | | | | 439.00 |

Sheet no. 7 of 11 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

| | |
|------------------------------------|--------------|
| Subtotal ➤ (Total of this page) | \$ 15,203.00 |
| Total ➤ | \$ |

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

David M. Hoskins, Jr.

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|----------|--------------------------------------|---|------------|--------------|----------|-----------------------|
| ACCOUNT NO. 1703069026101 | | | Incurred: 2003 Consideration: collection agent for AT&T | | | | |
| RMA PO Box 105236 Atlanta, GA 30348 | | | | | | | Notice Only |
| ACCOUNT NO. 324818 | | | Incurred: 2005 Consideration: Medical Services | | | | |
| Robert Packer Hospital P.O. Box 900 Sayre, PA 18840-0900 | | | | | | | 779.00 |
| ACCOUNT NO. | | | Incurred: 1998 Consideration: Revolving charge account | | | | |
| Sears Greece Ridge Center Rochester, NY 14626 | | | | | | | 7,256.00 |
| ACCOUNT NO. | | | Incurred: 1996-2005 Consideration: Credit card debt | | | | |
| Sears Card P.O. Box 182149 Columbus, OH 43218-2149 | | | | | | | 6,000.00 |
| ACCOUNT NO. 16894074 | | | Incurred: 2003-2005 Consideration: attorney for NYSEG | | | | |
| Solomon & Solomon Five Columbia Circle Albany, NY 12203 | | | | | | | Notice Only |

Sheet no. 8 of 11 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

| | |
|----------------------|--------------|
| Subtotal ► | \$ 14,035.00 |
| (Total of this page) | |
| Total ► | \$ |

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

David M. Hoskins, Jr.

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|----------|--------------------------------------|---|------------|--------------|----------|-----------------------|
| ACCOUNT NO. 617402 | | | Incurred: 2004 Consideration: collection agent for Corning Natural Gas | | | | Notice Only |
| Southern Tier Credit Bureau 9 Seneca St. P.O. Box 118 Hornell, NY 14843 | | | | | | | |
| ACCOUNT NO. 1045713 | | | Incurred: 2003 Consideration: telephone service | | | | 453.00 |
| Sprint P.O. Box 650338 Dallas, TX 75265-0338 | | | | | | | |
| ACCOUNT NO. | | | Incurred: 2004 Consideration: telephone service | | | | |
| Sprint PCS 2001 Edmund Halley Drive Reston, VA 20191 | | | | | | | 453.00 |
| ACCOUNT NO. | | | Incurred: 1997 Consideration: Medical Services | | | | |
| St. Mary's Hospital 89 Genesee St Rochester, NY 14611 | | | | | | | 2,000.00 |
| ACCOUNT NO. 147 | | | Incurred: 1998-1999 Consideration: Medical Services | | | | |
| Steuben Chiropractic Assoc. 75 W. Pulteney Street Corning, NY 14830 | | | | | | | 517.00 |

Sheet no. 9 of 11 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

| | |
|----------------------|-------------|
| Subtotal ► | \$ 3,423.00 |
| (Total of this page) | |
| Total ► | \$ |

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

David M. Hoskins, Jr.

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|----------|--------------------------------------|---|------------|--------------|----------|-----------------------|
| ACCOUNT NO. | | | | | | | |
| The Bonton P.O. Box 2285 York, PA 17405 | | | Incurred: 1997 Consideration: Revolving charge account | | | | 1,838.00 |
| ACCOUNT NO. | | | | | | | |
| The Bonton P.O. Box 2285 York, PA 17405 | | | Incurred: 2000 Consideration: Credit card debt | | | | 200.00 |
| ACCOUNT NO. 3531 | | | Incurred: 2004 Consideration: cable | | | | |
| Time Warner Cable P.O. Box 2086 Binghamton, NY 13902 | | | | | | | 202.00 |
| ACCOUNT NO. 6431 | | | Incurred: 2004 Consideration: utility | | | | |
| Verizon P.O. Box 15071 Albany, NY 12212-5071 | | | | | | | 308.00 |
| ACCOUNT NO. 297284698 | | | Incurred: 2004 Consideration: cell service | | | | |
| Verizon Wireless P.O. Box 489 Newark, NJ 07101 | | | | | | | 2,000.00 |

Sheet no. 10 of 11 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

| | |
|----------------------|-------------|
| Subtotal ► | \$ 4,548.00 |
| (Total of this page) | |
| Total ► | \$ |

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

David M. Hoskins, Jr.

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|----------|---|------------|--------------|----------|-----------------------|
| ACCOUNT NO. 12411 Woodard & Wicks Dentists 2860 Westinghouse Road Horseheads, NY 14845 | | Incurred: 2004-2005 Consideration: Medical Services | | | | 158.00 |
| ACCOUNT NO. | | | | | | |
| ACCOUNT NO. | | | | | | |
| ACCOUNT NO. | | | | | | |
| ACCOUNT NO. | | | | | | |
| ACCOUNT NO. | | | | | | |

Sheet no. 11 of 11 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

| | |
|----------------------|--------------|
| Subtotal ➤ | \$ 158.00 |
| (Total of this page) | |
| Total ➤ | \$ 81,391.00 |

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

David M. Hoskins, Jr.

In re _____

Debtor

Case No. _____

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT |
|--|---|
| | |

In re David M. Hoskins, Jr.

Debtor

Case No. _____

(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
| | |

In re _____, Case No. _____
 Debtor (If known)

David M. Hoskins, Jr.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

| | |
|--|--------------------|
| Rent or home mortgage payment (include lot rented for mobile home) | \$ 650.00 |
| Are real estate taxes included? Yes _____ No <input checked="" type="checkbox"/> | |
| Is property insurance included? Yes _____ No <input checked="" type="checkbox"/> | |
| Utilities Electricity and heating fuel | \$ 290.00 |
| Water and sewer | \$ 35.00 |
| Telephone | \$ 50.00 |
| Other _____ | \$ 0.00 |
| Home maintenance (Repairs and upkeep) | \$ 25.00 |
| Food | \$ 250.00 |
| Clothing | \$ 75.00 |
| Laundry and dry cleaning | \$ 30.00 |
| Medical and dental expenses | \$ 100.00 |
| Transportation (not including car payments) | \$ 325.00 |
| Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ 75.00 |
| Charitable contributions | \$ 0.00 |
| Insurance (not deducted from wages or included in home mortgage payments) | |
| Homeowner's or renter's | \$ 0.00 |
| Life | \$ 0.00 |
| Health | \$ 0.00 |
| Auto | \$ 220.00 |
| Other _____ | \$ 0.00 |
| Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____ | \$ 0.00 |
| Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan) | |
| Auto | \$ 390.00 |
| Other Auto | \$ 490.00 |
| Other _____ | \$ 0.00 |
| Alimony, maintenance, and support paid to others | \$ 0.00 |
| Payments for support of additional dependents not living at your home | \$ 0.00 |
| Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ 0.00 |
| Other _____ | \$ 0.00 |
| TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) | \$ 3,005.00 |

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

| | | |
|---|--------------------|---------------|
| A. Total projected monthly income | \$ _____ | N.A. |
| B. Total projected monthly expenses | \$ _____ | N.A. |
| C. Excess income (A minus B) | \$ _____ | N.A. |
| D. Total amount to be paid into plan each _____ | N.A. (interval) | \$ _____ N.A. |

In re David M. Hoskins, Jr.,
Debtor

Case No. _____
(If known) _____

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 25 sheets and that they are true and correct to the best of my knowledge, information and belief. (Total shown on summary page plus 1)

Date October 4, 2005

Signature /s/ David M. Hoskins, Jr.
Debtor

Date _____

Signature Not Applicable
(Joint Debtor, if any)

[If joint case, both spouses must sign]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. §156.

FORM 7. STATEMENT OF FINANCIAL AFFAIRS

UNITED STATES BANKRUPTCY COURT

WESTERN DISTRICT OF NEW YORK

In Re David M. Hoskins, Jr.
(Name)
Debtor

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| | AMOUNT | SOURCE (if more than one) |
|------|--------|---------------------------|
| 2005 | 18,139 | TCAT |
| 2004 | 32,887 | Capital Trailways |
| 2003 | 31,000 | Capital Trailways |

2. Income other than from employment or operation of businessNone

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| | AMOUNT | SOURCE |
|--|--|-------------|
| 3. Payments to Creditors | | |
| None <input type="checkbox"/> | | |
| a. | List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) | |
| NAME AND ADDRESS OF CREDITOR | DATES OF PAYMENTS | AMOUNT PAID |
| Citifinancial Auto PO BOX 1437 Minneapolis, MN 55440-1437 (auto loan - Navigator) | 08/05 - 10/05 | 1,170 |
| | | 17,345 |
| GMAC P.O. Box 22780 Rochester, NY 14692 (auto loan - Silverado) | 08/05 - 10/05 | 1,440 |
| | | 25,618 |

None
 b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors, who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR | DATES OF PAYMENTS | AMOUNT PAID | AMOUNT STILL OWING |
|--|----------------------|-------------|-----------------------|
|--|----------------------|-------------|-----------------------|

4. Suits and administrative proceedings, executions, garnishments and attachmentsNone

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT AND CASE NUMBER | NATURE OF PROCEEDING | COURT OR AGENCY AND LOCATION | STATUS OR DISPOSITION |
|------------------------------------|----------------------|---------------------------------|--------------------------|
|------------------------------------|----------------------|---------------------------------|--------------------------|

- None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED | DATE OF SEIZURE | DESCRIPTION AND VALUE OF PROPERTY |
|--|-----------------|-----------------------------------|
|--|-----------------|-----------------------------------|

5. Repossessions, foreclosures and returns

- None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR OR SELLER | DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN | DESCRIPTION AND VALUE OF PROPERTY |
|--|---|-----------------------------------|
|--|---|-----------------------------------|

6. Assignments and Receiverships

- None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF ASSIGNEE | DATE OF ASSIGNMENT | TERMS OF ASSIGNMENT OR SETTLEMENT |
|------------------------------|--------------------|-----------------------------------|
|------------------------------|--------------------|-----------------------------------|

- None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CUSTODIAN | NAME AND LOCATION OF COURT CASE TITLE & NUMBER | DATE OF ORDER | DESCRIPTION AND VALUE OF PROPERTY |
|-------------------------------|--|---------------|-----------------------------------|
|-------------------------------|--|---------------|-----------------------------------|

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON OR ORGANIZATION | RELATIONSHIP TO DEBTOR, IF ANY | DATE OF GIFT | DESCRIPTION AND VALUE OF GIFT |
|--|-----------------------------------|-----------------|----------------------------------|
| Hiedi Hoskins Wygant Road Horseheads, NY | daughter | 01/05 | Household furnishings \$400 |
| Jeremy Hoskins 1101 Admiral Place Elmira, NY 14901 | son | 01/05 | Household furnishings \$300 |

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| DESCRIPTION AND VALUE OF PROPERTY | DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS | DATE OF LOSS |
|---|---|-----------------|
|---|---|-----------------|

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE | DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|--|---|--|
| Matthew P. Hughson Ziff, Weiermiller, Hayden & Mustico, LLP 303 William Street PO Box 1338 Elmira, NY 14901 | 05/17/05 | \$8.00 |
| Matthew P. Hughson Ziff, Weiermiller, Hayden & Mustico, LLP 303 William Street PO Box 1338 Elmira, NY 14901 | 5/19/05 | \$200.00 |

| NAME AND ADDRESS OF PAYEE | DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|--|---|--|
| Matthew P. Hughson Ziff, Weiermiller, Hayden & Mustico, LLP 303 William Street PO Box 1338 Elmira, NY 14901 | 09/27/05 | \$801.00 - incl. \$209.00 filing fee |

10. Other transfers

- None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR | DATE | DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED |
|---|----------|---|
| Delp Beverly 1725 Ellis Creek Road Waverly, NY 14892 Relationship: ex-girlfriend | 06/08/05 | 1999 Chevrolet Cavalier (motor blown) \$300 |
| Hiedi Hoskins Wygant Road Horseheads, NY Relationship: daughter | 04/05 | 2002 Chevrolet Cavalier no equity at time of transfer daughter makes payments and drives car |

11. Closed financial accounts

- None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF INSTITUTION | TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE | AMOUNT AND DATE OF SALE OR CLOSING |
|---------------------------------------|--|--|
|---------------------------------------|--|--|

12. Safe deposit boxes

- None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY | NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY | DESCRIPTION OF CONTENTS | DATE OF TRANSFER OR SURRENDER, IF ANY |
|--|---|----------------------------|---|
|--|---|----------------------------|---|

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATE OF SETOFF | AMOUNT OF SETOFF |
|------------------------------|----------------------|------------------------|
|------------------------------|----------------------|------------------------|

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

| NAME AND ADDRESS OF OWNER | DESCRIPTION AND VALUE OF PROPERTY | LOCATION OF PROPERTY |
|------------------------------|--------------------------------------|----------------------|
|------------------------------|--------------------------------------|----------------------|

15. Prior address of debtor

None If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

| ADDRESS | NAME USED | DATES OF OCCUPANCY |
|--|-----------|--------------------|
| 1725 Allison Creek Road Waverly, NY 14892 | same | 02/05 - 06/05 |
| 333 West William Street Corning, NY 14830 | same | 09/04 - 02/05 |
| 301 Sunset Drive Corning, NY 14830 | same | 09/01 - 09/04 |

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

- b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

None

- c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

| NAME AND ADDRESS OF GOVERNMENTAL UNIT | DOCKET NUMBER | STATUS OR DISPOSITION |
|---------------------------------------|---------------|-----------------------|
|---------------------------------------|---------------|-----------------------|

18. Nature, location and name of business

None

- a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

| NAME | TAXPAYER I.D. NO. (EIN) | ADDRESS | NATURE OF BUSINESS | BEGINNING AND ENDING DATES |
|------|-------------------------|---------|--------------------|----------------------------|
|------|-------------------------|---------|--------------------|----------------------------|

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

* * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date

October 4, 2005

Signature
of Debtor

/s/ David M. Hoskins, Jr.

DAVID M. HOSKINS, JR.

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

0 continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571

Form 8. INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

UNITED STATES BANKRUPTCY COURT
Western District of New York

In re David M. Hoskins, Jr.,
Debtor

Case No. _____
Chapter Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property
NONE

Creditor's name

b. Property to Be Retained.

[Check any applicable statement.]

| Description of Property | Creditor's name | Property is claimed as exempt | Property will be redeemed pursuant to 11 U.S.C. § 722 | Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c) | Property will be retained, original debt will be kept current |
|--------------------------------|--------------------|-------------------------------|---|--|---|
| 2000 Lincoln Navigator (dam... | Citifinancial Auto | | | | ✓ |
| 2003 Chevrolet Silverado | GMAC | | | | ✓ |

Date: October 4, 2005

/s/ David M. Hoskins, Jr.
Signature of Debtor DAVID M. HOSKINS, JR.

CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

United States Bankruptcy Court
Western District of New York

In re David M. Hoskins, Jr.

Case No. _____

Chapter 7

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ 800.00

Prior to the filing of this statement I have received \$ 800.00

Balance Due \$ 0.00

2. The source of compensation paid to me was:

Debtor Other (specify)

3. The source of compensation to be paid to me is:

Debtor Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:
adversary proceedings and contested matters

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in the bankruptcy proceeding.

October 4, 2005

Date

/s/ Matthew P. Hughson

Signature of Attorney

Ziff, Weiermiller, Hayden & Mustico, LLP

Name of law firm

UNITED STATES BANKRUPTCY COURT
NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain acts of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

| | | |
|-----------------|---------------------------|--|
| October 4, 2005 | /s/ David M. Hoskins, Jr. | |
|-----------------|---------------------------|--|

| | | |
|------|---------------------|-------------|
| Date | Signature of Debtor | Case Number |
|------|---------------------|-------------|

| |
|---|
| Case 2-05-25461-JCN Doc 1 Filed 10/04/05 Entered 10/04/05 15:31:53 <small>WHITE-DEBTOR COPY</small> <small>PINK-COURT COPY</small> Description: Main Document , Page 39 of 45 |
|---|

AFNI, Inc.
404 Brock Drive
PO Box 3517
Bloomington, IL 61702-3517

Allied Interstate
800 Interchange West
435 Ford Road
Minneapolis, MN 55426-1096

Allied Interstate
P.O. Box 436
Minneapolis, MN 55440

Anderson Financial Network, Inc.
404 Brock Drive
Bloomington, IL 61701

AT&T
P.O. Box 8212
Aurora, IL 60572

Bank of America
P.O. Box 30770
Tampa, FL 33630

Burr & Reid, LLP
400 Plaza Drive
P.O. Box 2308
Binghamton, NY 13902

Capital One
P.O. Box 85617
Richmond, VA 23276-0001

Cavalry Portfolio Services
PO Box 27288
Tempe, AZ 85282

Cayuga Neurologic Services
c/o CBCS
821 Preemption Road
Geneva, NY 14456

CCB Credit Services
5300 S. Sixth Street
Springfield, IL 62703

Citifinancial Auto
PO BOX 1437
Minneapolis, MN 55440-1437

Corning Building Company
346 Park Ave.
Corning, NY 14830

Corning Credit Union
One Credit Union Plaza
Corning, NY 14830

Corning Hospital
176 Denison Pkwy. E.
Corning, NY 14830

Corning Natural Gas Corp
330 W. William St.
Corning, NY 14830

Corning Radiological Assoc.
218 Denison Pkwy. E., Ste. 2
Corning, NY 14830

Credit Bureau Affiliates
821 Pre Emption Road
Geneva, NY 14456-0391

Credit Protection
13355 Noel Road
Dallas, TX 75240

Creditors Collection Services, Inc.
319 W. Water St.
Elmira, NY 14902

Decks Auto
351 Pulteney Street
Corning, NY 14830

Elmira Urological Asoc.
301 Hoffman Street
Elmira, NY 14905

Finger Lakes Orthopedic Surgery
300 Hoffman St.
Elmira, NY 14905

GMAC
P.O. Box 22780
Rochester, NY 14692

Guthrie Clinic Ltd.
Guthrie Square
Sayre, PA 18840

Harris Beach & Wilcox
130 E. Main St.
Rochester, NY 14604

Hinman, Howard & Kattell, LLP
80 Exchange St.
P.O. Box 5250
Binghamton, NY 13902-5250

Horseheads Do-It Center
124 N. Main St.
Horseheads, NY 14845

Household
P.O. Box 17574
Baltimore, MD 21297

Household Credit Services
P.O. Box 88000
Baltimore, MD 21288

HSBC Bank USA
Suite 0627
Buffalo, NY 14270-0627

JC Penney
1120 Boyce Rd.
Pittsburgh, PA 15241

John P. Mustico, Esq.
106 N. Main St.
Horseheads, NY 14845

Jospeh Celelli
89 Forest Drive
Painted Post, NY 14870

Kaufmann's
P.O. Box 94934
Cleveland, OH 44101-4934

Miller's Judgement Recovery & Process
PO Box 984
Elmira, NY 14902-0984

NCO Financial Systems Inc.
P.O. Box 41417
Philadelphia, PA 19101-1417

Nuvell Credit
17500 Chenal Parkway
Little Rock, AR 72223-9131

NYSEG
P.O. Box 5240
Binghamton, NY 13902-5240

Partners Trust (BSB)
233 Genesee Street
Utica, NY 13501

RMA
PO Box 105236
Atlanta, GA 30348

Robert Packer Hospital
P.O. Box 900
Sayre, PA 18840-0900

Sears
Greece Ridge Center
Rochester, NY 14626

Sears Card
P.O. Box 182149
Columbus, OH 43218-2149

Solomon & Solomon
Five Columbia Circle
Albany, NY 12203

Southern Tier Credit Bureau
9 Seneca St.
P.O. Box 118
Hornell, NY 14843

Sprint
P.O. Box 650338
Dallas, TX 75265-0338

Sprint PCS
2001 Edmund Halley Drive
Reston, VA 20191

St. Mary's Hospital
89 Genesee St
Rochester, NY 14611

Steuben Chiropractic Assoc.
75 W. Pulteney Street
Corning, NY 14830

The Bonton
P.O. Box 2285
York, PA 17405

Time Warner Cable
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Binghamton, NY 13902

Verizon
P.O. Box 15071
Albany, NY 12212-5071

Verizon Wireless
P.O. Box 489
Newark, NJ 07101

Woodard & Wicks Dentists
2860 Westinghouse Road
Horseheads, NY 14845